

**From:** Ryan MrRy <[enjoihxc@gmail.com](mailto:enjoihxc@gmail.com)>  
**Sent:** Tuesday, February 21, 2023 4:57 PM  
**To:** Chambers\_of MBK <[Chambers\\_of\\_MBK@njb.uscourts.gov](mailto:Chambers_of_MBK@njb.uscourts.gov)>  
**Subject:** Blockfi/Kroll

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Good afternoon your honor

My name is Ryan Charalambous a native Bergen county New Jersey resident since I was born in 1987. I own a small business named Schreibers Deli.

I have had a Blockfi interest account since June 2019. When opening the account it was 7.5% Interest on all your cryptocurrency. Where could we get something like that? To good to be true I guess.

Kroll/blockfi are only offering petitions to regain dollar amounts.

For example when the snapshot was taken of all accounts in November of 2022, the USD value of my account was \$45,000. Currently, today the value of that account in USD is \$65,000

My questions are as follows:

Where does the extra \$20,000 dollars go?

And

How come we don't have the option to obtain our "property"(as crypto is considered property by the federal government) back?

The only option for us as users of Blockfi is to regain a lower dollar amount.

I would have loved to attend the Zoom hearings, but as a small business owner/operator it's hard to take any time off.

I have tried reaching out to Kroll, but they tell me to seek legal counsel. Unfortunately I would love to but they have all my extra money to do so.

Please and thank you in advance  
Any advice is appreciated

Sincerely  
Ryan Charalambous

ps I am speaking for myself, but I am sure many other Blockfi users would rather regain control of their Crypto Property

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